DOCUMENT RESUME

ED 307 824 HE 022 182

TITLE	A Self-Instructional Course in Student Financial Aid Administration. Module 2--Federal Student Financial Aid: History & Current Sources. Second Edition.
INSTITUTION	Office of Student Financial Assistance (ED), Washington, DC.; Washington Consulting Group, Inc., Washington, DC.
PUB DATE	20 Aug 88
NOTE	51p.; For related documents, see HE 022 181-198.
PUB TYPE	Guides - Non-Classroom Use (055) -- Tests/Evaluation Instruments (160)
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	Access to Education; Administrator Responsibility; *Administrator Role; Educational Finance; *Federal Aid; Federal Government; Federal Programs; Financial Support; Higher Education; History; *Program Administration; Programed Instructional Materials; *Student Financial Aid; *Student Financial Aid Officers
IDENTIFIERS	Department of Education; *Higher Education Act Title IV; Paying For College

ABSTRACT

The second of 17 modules in a self-instructional course on student financial aid administration, this module offers novice financial aid administrators and other institutional personnel a systematic introduction to the management of federal financial aid programs authorized by the Higher Education Act Title IV. It traces the history of federal student financial aid from the end of World War II to the present, recognizing the major characteristics of Title IV and other federal programs. It emphasizes how to understand the role of families in financing postsecondary education, the main purposes of federal programs for student financial aid, and major political events in the United States resulting in the development of postsecondary student aid programs. It provides a pre-test, post-test, glossary, and acronyms. Module 2 focuses on: history (beginnings of a national effort, technology and social change, external forces and expansion, economic factors, and recent changes); goals (access, choice, and continuity of funding); and major principles (responsibility of parents and students, financial need, equity, and balance). A section of sources of student financial assistance looks at: Title IV programs (grant and self-help programs); other sources of assistance (institutional sources of assistance and state programs); and other federally funded programs. Contains three references. (SM)

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A Self-Instructional Course in Student Financial Aid Administration

An Introduction and Guide to the Administration of Federal Title IV Student Financial Aid Programs

ED307824

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A Self-Instructional Course in Student Financial Aid Administration

United States Department of Education Office of Student Financial Assistance

Federal Student Financial Aid: History & Current Sources

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A Self-Instructional Course in Student Financial Aid Administration

United States Department of Education
Office of Student Financial Assistance

This publication is one component of *A Self-Instructional Course in Student Financial Aid Administration*. This Second Edition of the course consists of the following modules:

1. Student Financial Aid Administration: Course Study Guide and Introduction to the Field
2. Federal Student Financial Aid: History and Current Sources
3. The Legislative and Regulatory Processes
4. Roles and Responsibilities of the Financial Aid Office
5. Title IV Institutional and Program Eligibility
6. General Student Eligibility
7. Calculating Cost of Attendance
8. Need Analysis
9. Award Packaging
10. The Pell Grant Program
11. The Stafford Loan, SLS, and PLUS Programs
12. Campus-Based Programs: SEOG, CWS, and Perkins Loan
13. Verification
14. Authorization, Fiscal Operations, and Reporting
15. Internal Aid Office Management and Institutional Quality Control
16. Forms and Publications
17. Evaluation of Student Aid Management: Self-Evaluation, Audit, and Program Review

The course includes a Support Booklet with the complete course glossary, acronyms, key resources, bibliography, and index, as well as addresses of publishers mentioned in the course. The Support Booklet also offers guidelines for further study.

UNITED STATES DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202

October 1988

Dear Colleague:

We are pleased to present the Second Edition of A Self-Instructional Course in Student Financial Aid Administration. This updated version of the course originally published in 1986 incorporates provisions of the Higher Education Amendments of 1986, with 1987 Technical Amendments and subsequent amendments.

The purpose of the course remains the same. It is designed to provide neophyte financial aid administrators (those with two years or less experience in student aid) and other institutional personnel with a systematic introduction to management of federal financial aid programs authorized by Title IV of the Higher Education Act. Students of the course will gain a fundamental understanding of the roles and responsibilities of participating institutions and of student aid administrators. On completion of the course, they will be prepared to expand this knowledge with the use of training and reference materials, on-site training opportunities, and contacts with other members of the profession.

The materials were revised under a contract with the Washington Consulting Group. The text was reviewed for technical accuracy by many staff members of the Office of Student Financial Assistance (OSFA). Special acknowledgement is due to both project staff and OSFA specialists for accomplishing very wide-ranging modifications of the text during a period when much legislative and regulatory activity affecting student aid was in progress.

Your comments and suggestions regarding any aspect of the materials are welcome. OSFA is particularly interested in learning 1) the level of experience and job responsibilities of personnel at your institution using the modules; 2) the purposes for which they are being used (for example, self-study, training new staff, reference); and 3) whether you feel that this publication is among those that OSFA should continue to update and disseminate annually. You may send your comments to the Training Branch, OSFA/ED, 400 Maryland Avenue S.W., Washington, D.C. 20202.

Sincerely,

Dewey L. Newman
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Enclosure

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☆ U.S. GOVERNMENT PRINTING OFFICE : 1988 O - 222-546 (Book #1)

MODULE 2

FEDERAL STUDENT FINANCIAL AID: HISTORY AND CURRENT SOURCES

The technical information in this module is based on laws, regulations, policies, and procedures in effect as of:

August 20, 1988

This is one component of *A Self-Instructional Course in Student Financial Aid Administration.* This Second Edition of the course has been prepared by The Washington Consulting Group, Inc., under a contract with the U.S. Department of Education.

The course consists of 17 modules and a support booklet. It provides an introduction and guide to the administration of student financial aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. The titles of the modules are listed on the inside front cover of this publication.

Institutions may freely reproduce the course for their own use. For more information on the course, contact one of the Department of Education offices listed on the inside back cover of this publication.

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MODULE 2

FEDERAL STUDENT FINANCIAL AID: HISTORY AND CURRENT SOURCES

❑ LEARNING OBJECTIVES

After completing this module, you will be able to trace the history of federal student financial aid from the end of World War II to the present. You will also recognize the major characteristics of Title IV and other federal programs. In particular, you will be able to:

- ✧ identify major political events in the United States which resulted in the development of postsecondary student aid programs;
- ✧ recognize the main purposes of federal programs for student financial aid;
- ✧ understand the role of families in financing postsecondary education;
- ✧ define the terms *access, choice, gift aid,* and *self-help programs;* and
- ✧ recognize several sources of federal student assistance based on specific career choice, ethnic origin, or special need.

❑ INTRODUCTION

As a student of federal financial aid, you should understand that this is a field of knowledge that gradually developed in complexity and scope as the country's commitment to higher education and equal educational opportunity grew. Your understanding of the variety of programs, the accompanying regulations, and the current delivery system should be based on knowledge of the programs' history and underlying principles.

The overview of Title IV and other student aid programs, the last section in this module, is a useful reference for counseling and administrative purposes. Your participation in these programs will vary by institution. However, you and all aid administrators share responsibility for coordinating this array of programs and making effective use of available funds.

PRE-TEST

1. Which group below names the student aid programs referred to as the "campus-based" programs?

   a. Supplemental Educational Opportunity Grant, Perkins Loan, and College Work-Study
   b. Pell Grant, Stafford Loan, and College Work-Study
   c. Stafford Loan/PLUS/SLS
   d. Pell Grant and Supplemental Educational Opportunity Grant (SEOG)

2. Which of the following federal agencies provide major non-Title IV sources of student assistance? (circle all that apply)

   a. Department of the Treasury
   b. Department of State
   c. Department of Health and Human Services
   d. Federal Communications Commission
   e. Department of Commerce
   f. Veterans Administration
   g. Department of Transportation

3. The "portability" of the Pell Grant program refers to the aid administrator's ability to transfer a student's Pell Grant funds to another institution. True or False?

4. Which of these Title IV financial aid programs are ***not*** based on need? (circle all that apply)

   a. SLS
   b. Perkins Loan
   c. Pell Grant
   d. Stafford Loan
   e. SEOG
   f. SSIG
   g. CWS
   h. PLUS

5. A major principle of Title IV programs is that the primary responsibility for meeting postsecondary educational costs belongs to:

   a. the government
   b. parents and students
   c. schools or institutions
   d. society at large
   e. students

6. Which of the following phrases describe the Pell Grant? (circle all that apply)

   a. the product of a financial need formula
   b. a "portable" grant program
   c. a campus-based program
   d. a self-help program
   e. funded from an annual institutional allocation

7. Which of the following programs was the first to provide major federal assistance to individual students rather than institutions?

   a. the College Work-Study program
   b. the G.I. Bill
   c. the Pell Grant program
   d. the PLUS program

8. The federal/state partnership in student aid is illustrated by what programs? (circle all that apply)

   a. the State Student Incentive Grant program
   b. the campus-based programs
   c. the Stafford Loan program
   d. the Pell Grant program

9. The two major categories of Title IV and other student assistance programs are:

   a. loan programs
   b. self-help programs
   c. work programs
   d. campus-based programs
   e. grant programs

10. Three major goals of the Title IV student aid programs are:

    a. continuity of funding
    b. technological advances
    c. choice
    d. access to education
    e. self-help assistance

11. Student aid administrators must be aware of many sources of federal and nonfederal student assistance for the following reasons: (circle all that apply)

    a. to provide effective counseling
    b. to prevent a student from receiving total funds in excess of documented financial need
    c. to reduce the use of institutional funds
    d. to make the most effective use of all institutional, federal, and other funds available

ANSWERS

1. a. (2.4)*
2. c. and f. (2.6)
3. False. (2.1.2, 2.4.1)
4. a. and h. (2.1.5, 2.4.1, 2.4.2)
5. b. (2.3.1)
6. a. and b. (2.1.2, 2.4.1)
7. b. (2.1.1.)
8. a. and c. (2.1.2, 2.4.1, 2.4.2)
9. b. and e. (2.4)
10. a., c., and d. (2.2)
11. a., b., and d. (2.5)

*For quick access to information on this question, see this section.

Questions: 11 Your Score: ____ Percentage: ____

HISTORY, GOALS, AND SOURCES OF FINANCIAL AID

2.1 HISTORY

2.1.1 The Beginning of a National Effort

The U.S. government's participation in funding higher education began with the passage of the Servicemen's Readjustment Act, popularly known as the G.I. Bill, in 1944. Although this country had a long history of support for higher education prior to this legislation, it was primarily assistance to institutions rather than students. The federal government helped found and expand many higher education facilities. Most notably, the Morrill Act of 1862 encouraged states to establish public universities by providing federal land and financial support. The G.I. Bill was the first major program of aid to students instead of institutions. It provided veterans with funds for tuition, fees, books and supplies, and living expenses. The tremendous technological and educational advances of the post-World War II era were brought about in part by this investment in postsecondary education.

Between 1944 and 1987, $60 billion in educational assistance was distributed under the G.I. Bill.

2.1.2 Technology and Social Change

Another historical event triggered the development of what would later be called the Title IV student aid programs. On October 4, 1957, the U.S.S.R. launched the first space satellite, Sputnik. In a context of international competition, U.S. attention focused on the technological skills that made this launch possible. Concern for technological strength and national defense generated support for mathematics, science, and foreign language education. Responding to this concern, Congress passed, and President Dwight D. Eisenhower signed, the National Defense Education Act of 1958. As part of this legislation, the National Defense Student Loan Program funded student loans for higher education in the critical fields of study. This self-help program provided long-term, low-interest loans to financially needy students, further expanding access to postsecondary education.

The National Defense Education Act of 1958 introduced low-interest student loans.

Education was a cornerstone of President Lyndon B. Johnson's Great Society. As part of this social effort, the Economic Opportunity Act of 1964 was enacted. This act

recognized the economic and social impact of education and created the College Work-Study program, another self-help program for financially needy students. This program offered students part-time employment opportunities while pursuing their college degrees. Student earnings from the program assisted with educational expenses, while work experience prepared them for careers. Institutions participating in the program were to identify financially needy students and develop meaningful job opportunities for them.

The Great Society introduced the College Work-Study program in 1964.

As part of this continuing public policy effort, Congress passed the Higher Education Act of 1965, reauthorizing the existing student aid programs and establishing new ones to expand educational opportunity and access. The National Defense Student Loan (NDSL) program was reauthorized. The Educational Opportunity Grant (EOG) program, the first grant program, was initiated and funded through an annual allocation to institutions. To supplement low-interest student loan opportunities under the NDSL program, the Guaranteed Student Loan (GSL) program was also established. The resulting growth of state loan guarantee agencies to administer GSL loans marked the beginning of an enduring state and federal partnership in student financial aid. The law placed the administrative authority for the EOG, CWS, and GSL programs in the Office of Education under the Department of Health, Education, and Welfare (DHEW).

"...it (the Higher Education Act of 1965) means that a high school senior anywhere in this great land of ours can apply to any college or any university in any of the 50 states and not be turned away because his family is poor." President Lyndon B. Johnson upon signing the Higher Education Act, November, 1965.

GSL--state and federal cooperation to increase the availability of student loans. Renamed the Stafford Loan program in 1988.

Major reauthorization of the existing student aid programs takes place every 4 or 5 years. In the Higher Education Amendments of 1972, the National Defense Student Loan program was renamed the National Direct Student Loan program. The Educational Opportunity Grant became the Supplemental Educational Opportunity Grant, because it now supplemented a new grant--the Basic Educational Opportunity Grant (BEOG)--which, since 1981, has been named the Pell Grant. Unlike the NDSL, CWS, and SEOG programs, the Basic Grant program was not tied to an allocation for a particular campus. A central processor determined each student's eligibility for grant assistance based on annual guidelines set by the Congress and the Office of Education. Eligible students could take their eligibility reports to any participating institution for payment. Within the financial aid community, this grant became known as the "portable" grant. The program was to be provided with an annual appropriation of funds that was sufficient to allow every BEOG-eligible student to receive a grant.

A new "foundation" program, BEOG, in 1972.

"portable" grant

The Higher Education Amendments of 1972 also reauthorized the College Work-Study program and extended the Guaranteed Student Loan program. The federal/state partnership in student aid was strengthened with the creation of the State Student Incentive Grant (SSIG) program. This was a matching funds incentive to states to create and expand state scholarship programs. In addition, eligibility criteria were expanded to permit proprietary institutions to participate in all of the Title IV student aid programs. (However, some states do not permit proprietary institutions to participate in the SSIG program.)

SSIG expanded state programs.

At the close of the 1972 reauthorization process, much of the structure of the current financial aid programs was complete. The number of student assistance programs and available dollars had greatly increased educational opportunity. The system for administering the programs was growing more complex. In the Education Amendments of 1976, all existing programs were reauthorized. Student eligibility rules were tightened by introduction of requirements for satisfactory academic progress. Also, increased consumer awareness resulted in student consumer information provisions. This required all participating institutions to provide current and prospective students with information on such topics as academic progress requirements, job placement, and student financial aid policies and procedures.

Consumer information for financial aid, 1976

2.1.3 External Forces and Expansion

By the late 1970s, there arose increased concern about the growing cost of education for middle income families, whose sons and daughters were ineligible to participate in the major federal grant programs. In recognition of the increasing difficulty middle-income parents were having with rising educational costs, Congress enacted the Middle Income Student Assistance Act of 1978 (MISAA), which offered two types of relief to middle income families. First, Basic Grant eligibility was expanded. Second, the Guaranteed Student Loan program income ceiling that had restricted eligibility was lifted. Any student who met all other eligibility criteria could borrow under this program without regard to financial need.

MISAA, 1978

Another major reauthorization of the Title IV programs occurred with the Education Amendments of 1980, with the resulting changes implemented during the 1981-82 academic year. All Title IV programs were reauthorized.

The only change in the overall delivery system was the approval of a common need analysis system for determining student eligibility for the Pell Grant and campus-based programs. The common system, however, was never implemented because of overriding legislation each year. More assistance to middle-income families was offered with the creation of Parent Loans for Undergraduate Students (PLUS). Regardless of income, parents could borrow $3,000 per year for each dependent in school. However, the PLUS program had a higher interest rate than GSL and required repayment on interest and principal beginning 60 days after loan disbursement. Annual and aggregate amounts for other student aid programs were also increased.

A common need analysis approved.

PLUS, 1980

Institutions participating in the campus-based programs were offered greater flexibility in the use of those funds. Restrictions on the awarding of Supplemental Grant funds based on the student's initial or continuing receipt of funds were eliminated. A percentage of College Work-Study program funds could be transferred back to the prior award year or forward to the next. Finally, Congress renamed the Basic Grant in honor of the prime sponsor of the program, Senator Claiborne Pell.

BEOG becomes Pell Grant.

2.1.4 Economic Factors

By 1981, the economic impact of MISAA was being felt, with substantial growth in the cost of the expanded Pell Grant and GSL programs. GSL loans grew from $1.6 billion in 1977-78 to $4.8 billion in 1980-81. Many argued that the use of federally subsidized loans by families who did not need them undercut the historical intent and mission of the student aid programs.

With rapid growth in the overall budget, federal programs were examined for potential cost savings. The Omnibus Budget Reconciliation Act of 1981 reduced the funding for a number of federal programs, including student financial aid. As a result of this legislation, NDSL interest rates increased from 4% to their present 5%. Institutional administrative allowances previously approved for the Pell Grant program were reduced, and those for the GSL program were cancelled. More importantly, GSL eligibility for all students without regard to financial need ended. Guaranteed Student Loans for students from families with adjusted gross incomes over $30,000 were now based on need. In a move to expand loan availability while shifting costs to the borrower, PLUS loans were made available to independent

The NDSL program has been renamed the Perkins Loan program.

1981--GSL Needs Test introduced.

undergraduate borrowers and to graduate or professional students. Since PLUS was not only for parents, it was renamed ALAS (Auxiliary Loans to Assist Students). However, the program was still referred to as PLUS.

The Defense Authorization Acts of 1982 and 1983 tied aid eligibility for males born on or after January 1, 1960, to Selective Service registration. The Technical Amendments of 1982, 1983, and 1984 established the annual Pell Grant cost of attendance and award maximums, defined the independent student, and prescribed information that institutions must disclose to student loan recipients.

Selective Service registration tied to Title IV eligibility.

AID AWARDED TO POSTSECONDARY STUDENTS

Program Type	*Award Year*						
	1980-81	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87
Federally Supported Programs							
Generally Available Aid							
Pell Grants	2,387	2,299	2,418	2,792	3,035	3,572	3,449
SEOG	368	362	343	361	374	410	379
SSIG	77	77	74	60	76	76	73
CWS	660	624	615	683	645	656	636
Perkins/NDSL	694	580	597	682	677	703	799
[GSL]	[6,200]	[7,150]	[6,497]	[7,260]	[8,143]	[8,328]	[8,330]
[PLUS/SLS]	[3]	[73]	[197]	[318]	[465]	[511]	[769]
GSL,SLS, and PLUS	6,203	7,223	6,694	7,578	8,608	8,839	9,099
•*Subtotal*	10,388	11,165	10,740	12,157	13,416	14,256	14,434
Specially Directed Aid							
Social Security	1,883	1,996	733	220	35	0	0
Veterans	1,714	1,351	1,356	1,148	1,002	849	780
Other Grants	118	101	81	57	54	58	59
Other Loans	62	109	216	263	327	372	315
•*Subtotal*	3,777	3,556	2,385	1,687	1,418	1,280	1,154
•*Total Federal Aid*	14,165	14,721	13,125	13,844	14,834	15,536	15,589
State Grant Programs	801	921	1,006	1,106	1,222	1,311	1,432
Institutionally Awarded Aid	2,060	2,247	2,507	2,881	3,221	3,674	4,056
•Total Federal, State, and Institutional Aid	17,026	17,889	16,638	17,831	19,277	20,521	21,077

Source: The College Board

Amounts are in Millions of Dollars

2.1.5 Recent Changes

A review of the history of student aid reveals a system that is a product of perceived social need, shaped by public policy discussion and debate, and limited by budget realities. This process has continued to bring changes in the Title IV programs.

Consolidated Omnibus Reconciliation Act of 1985

The Consolidated Omnibus Reconciliation Act of 1985 (COBRA), signed on April 7, 1986, made major changes in the Title IV programs. These included:

- ✧ the requirement that all undergraduate GSL applicants have their eligibility or ineligibility for a Pell Grant determined prior to their receipt of GSL loan proceeds for the award year;
- ✧ a revised definition of default for GSL and PLUS loans;
- ✧ a restriction on the receipt of any Title IV funds by students who were in default on a Title IV loan or owed a refund on a Title IV grant;
- ✧ a requirement that GSL and student PLUS loans be disbursed in multiple payments; and
- ✧ authorization of loan consolidation for GSL, PLUS, and NDSL loans.

Higher Education Amendments of 1986

The Higher Education Amendments of 1986 were signed into law on October 17, 1986. Technical amendments enacted in 1987 made certain changes to the 1986 law. Some of the most significant changes resulting from this legislation included:

- ✧ The introduction of a master calendar for certain Title IV functions of the Department of Education. This calendar gives specific dates by which campus-based and Pell Grant funds for an award year must be allocated by ED, and federal and Multiple Data Entry forms distributed.

The *Higher Education Amendments of 1986* and the *Technical Amendments of 1987* made major changes to the Title IV student aid programs. This module provides only an overview of some of the main changes. For more details, see the modules indicated below.

Refer to Module 15, Section 15.1.2.

- ✧ New Title IV standards for determining whether a student:
  - is dependent or independent;
  - is making satisfactory academic progress.

  For *dependency status* criteria, refer to Module 8, Section 8.5.
  For *satisfactory academic progress* standards, refer to Module 6, Section 6.12, and Appendix A of that module.

- ✧ Changed *ability to benefit* provisions. To be eligible for Title IV aid, a student admitted on this basis must:
  - be expecting to receive a General Education Development Certificate (GED); or
  - pass an aptitude test; or
  - enroll in an appropriate remedial or developmental course, as a result of failing an aptitude test or of counseling received prior to admission.

  Refer to Module 6, Section 6.3.

- ✧ New maximums in the Title IV programs for annual and aggregate awards to students.

  For an overview, see Section 2.4 of this module.

- ✧ Incorporation into law of the two need analysis methodologies:
  - the Family Contribution Schedule (FCS) for the Pell Grant program; and
  - the Congressional Methodology (CM) for use in the campus-based and Stafford Loan programs.

  Refer to Module 8, Sections 8.3.7, 8.4, and 8.6.

- ✧ A Simplified Needs Test for a student applicant whose family has a total combined adjusted gross income (AGI) of $15,000 or less. Qualified applicants need fill out only part of the standard financial aid application form.

  Refer to Module 8, Section 8.6.2.

- ✧ New time limits on the duration of student eligibility for a Pell Grant. The new limits apply only to students who received their first Pell Grant in the 1987-88 award year or later.

  Refer to Module 10, Section 10.2.2.

- ✧ Renaming of the National Direct Student Loan (NDSL) program as the Perkins Loan program.

  Refer to Module 12, Section 12.12.

- ✧ New selection criteria for the Perkins Loan and SEOG programs. In making awards, priority must be given to students with exceptional financial need.

  Refer to Module 12, Sections 12.4 and 12.12.

- ✧ The enactment of a new loan program, the Supplemental Loans for Students (SLS) program.

  Refer to Module 11, Section 11.1.

- ✧ The pilot-testing of a new loan program, the Income Contingent Loan (ICL) program.

  Refer to Module 12, Section 12.19.

- ✧ Changes in student eligibility for loans. Regular students enrolled or accepted for enrollment in an eligible program may borrow under the Stafford Loan and SLS programs. A student enrolled on at least a half-time basis in a course of study necessary for enrollment in a degree or certificate program is also eligible for Stafford and SLS loans for a maximum of one year. Only parents may obtain loans under the PLUS program.

  Refer to Module 11, Sections 11.1.1 and 11.2.

- ✧ The requirement that all Stafford Loan applicants demonstrate financial need. The need analysis methodology used for this purpose is the Congressional Methodology.

  Refer to Module 11, Section 11.2.

- ✧ Expansion of the areas in which aid administrators may use *professional judgment*. The FAA has authority to make necessary adjustments to the *cost of attendance (COA)* and, based on supplementary information about the personal circumstances of eligible applicants, to the *expected family contribution (EFC)*.

  Refer to Module 10, Section 10.4.5, and Appendix C of the same module.

Recent Amendments

Amendments to the Higher Education Act signed into law in 1988 (Pub. L. 100-369) included the following changes in federally guaranteed student loan programs authorized under Title IV, Part B of the Act:

- ✧ The Guaranteed Student Loan (GSL) program was renamed the Stafford Loan program, in honor of Senator Robert T. Stafford, a major sponsor of student assistance legislation.

- ✧ For any SLS loan certified after August 17, 1988, the borrower must:

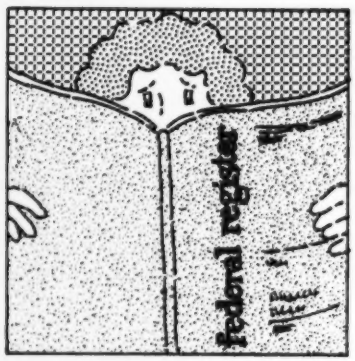
  - have received a determination of eligibility for a Pell Grant and, if eligible, must have applied for a Pell Grant for the enrollment period for which the SLS loan is sought; and

  - have received a determination of need for a Stafford Loan and, if eligible, must have applied for a Stafford Loan for the enrollment period. The amount of the SLS loan for which the student is eligible (within annual and aggregate limits) is then calculated by the formula:

- SLS loans made after October 1, 1988 must be disbursed in multiple payments.

Q. Why do the federal financial aid programs have so many different rules and regulations?

A. The programs emerged at different times to answer different needs. They were not designed as an integrated whole, but evolved over time. Regulations result from legislative change, audit problems which indicate the need for increased regulation, or other administrative needs perceived by the Department of Education. The regulations as they now exist include general provisions regulations and specific program regulations. General provisions regulations are regulations shared by all Title IV programs. They set forth administrative requirements for all institutions participating in the Title IV programs. Program regulations detail eligibility criteria and other administrative rules for individual programs.



2.2 GOALS

2.2.1 Access

A major goal of the federal government in providing student financial assistance has always been educational opportunity through access to postsecondary education. Following the end of World War II and with the start of a highly technological age, public support for mass education moved beyond the secondary school level to postsecondary education. Inherent in this public policy was a growing awareness that access to educational opportunity, regardless of economic standing, was vital to the country's ability to remain technologically and economically strong. From the passage of the first G.I. Bill to the present array of programs, access remains a consistent goal.

Goals:

- Educational opportunity
- Choice of programs
- Continued support to complete a program

2.2.2 Choice

A later goal that evolved with the rapid expansion of student aid programs is educational choice. This goal supports the student's flexibility in choosing the most appropriate educational program. Through student aid, an educational program at a high-cost institution can be made accessible to a student who would otherwise be unable to afford it. In this way, student aid has also provided institutions with greater diversity among their student populations.

2.2.3 Continuity of Funding

Maintaining the stability of students' financial support throughout their educational programs continues to be a goal of both the federal government and institutions. All parties involved in the student aid process are committed not only to initial access but to the successful completion of educational programs. Underlying this commitment is an understanding that reduction or cancellation of needed assistance to students can result in a costly interruption (or the termination) of their studies. This goal of stable funding is balanced by an increased concern for accountability in the use of federal student aid dollars. Student accountability in the areas of accurate application data, Selective Service registration, and satisfactory academic progress is required for a student's receipt of funds. Institutions share in this effort for greater accountability through adherence to program regulations, increased verification of applicants' data, loan counseling, and consistent application of institutional award policies.

Role of parents and students

2.3 MAJOR PRINCIPLES

2.3.1 Primary Responsibility--Parents and Student

Some basic principles underlie the federal government's support of student aid. One major principle is that the parents and students are primarily responsible for paying for postsecondary educational expenses. As a rule, the federal government provides assistance only when there is a difference between educational costs and the amount the parents and student can contribute. The need analysis formulas, developed as part of the delivery system for federal funds, support this principle by measuring families' ability to contribute to educational costs.

(Exception: Need analysis formulas are not applied to PLUS or SLS loan applicants.)

2.3.2 Financial Need

Documented financial need

In the student aid context, the difference between a student's educational costs and a family's contribution is called financial need. A student's eligibility for federal funds and the amount of assistance depend upon a demonstration of documented financial need.

2.3.3 Equity

Fair and equal analysis of families' situations

As mentioned above, Title IV programs (except PLUS and SLS) require that all aid be need-based and that families' ability to contribute to educational costs be measured. As a result, the federal student aid delivery system requires the use of formulas that measure in a consistent manner families' financial strengths and ability to contribute.

Income and assets have evolved as the two major elements of economic strength. The statutory formulas for each program evaluate all families in the same manner, so as to produce similar results for families with similar situations. By applying the standard formulas, the aid administrator can identify the neediest applicants and equitably distribute available funds.

2.3.4 Balance

Grant Aid: Gift aid which does not have to be paid back.

Self-Help Programs: Programs which require eventual repayment of a loan or which pay wages for hours worked at a job.

Another major principle underlying student aid and institutional award policies is that of maintaining a balance for a student between *self-help* and *gift* assistance. The first student aid programs were self-help (student loan and employment) programs. Later, however, the creation of grant programs balanced gift aid (grants) and self-help (loans and jobs).

Role of the financial aid office in creating a balanced package

Each student aid office, in developing its awarding policies, attempts when possible to maintain this balance. Balance in individual student aid award packages should prevent students from becoming overburdened with student loan debts.

2.4 TITLE IV PROGRAMS

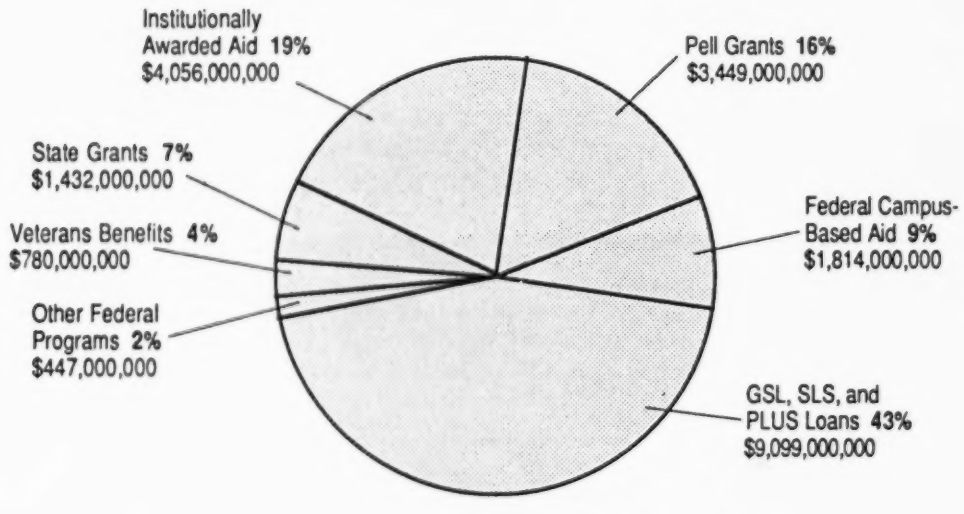
Title IV programs are administered by the U.S. Department of Education and are authorized under Title IV of the Higher Education Act of 1965, as amended. Funds for these programs are appropriated annually by Congress.

The campus-based programs consist of the Supplemental Educational Opportunity Grant (SEOG), Perkins Loan (formerly National Direct Student Loan, or NDSL), and College Work-Study (CWS) programs. The term campus-based is used because program funds are allocated directly to participating institutions by the Department of Education. These funds are awarded by aid administrators, in

Campus-Based Programs: Program funds are allocated directly to participating institutions by the Department of Education. These funds are awarded by financial aid administrators, in accordance with federal regulations, to eligible students on their campuses.

Title IV Aid That Is Not Campus-Based: Includes the Pell Grant, State Student Incentive Grant (SSIG), Stafford Loan, PLUS, and SLS programs.

**STUDENT FINANCIAL AID BY SOURCE
1986-87 AWARD YEAR**


Institutionally Awarded Aid 19% $4,056,000,000
Pell Grants 16% $3,449,000,000
State Grants 7% $1,432,000,000
Federal Campus-Based Aid 9% $1,814,000,000
Veterans Benefits 4% $780,000,000
Other Federal Programs 2% $447,000,000
GSL, SLS, and PLUS Loans 43% $9,099,000,000

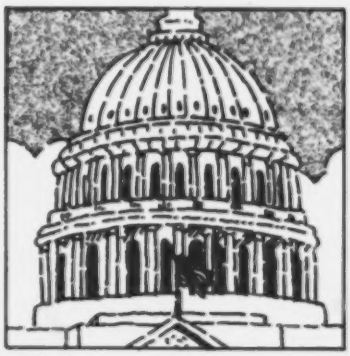
Total Aid Awarded = $21,077,000,000

Source: The College Board

accordance with federal regulations, to eligible students on their campuses. Program administration is handled almost entirely by the institution.

Title IV aid which is not campus-based includes the Pell Grant, State Student Incentive Grant (SSIG), Stafford Loan (formerly GSL), Supplemental Loans for Students (SLS), and PLUS programs. All Title IV programs require students to apply annually for assistance.

Title IV programs may be categorized under the headings of grant programs (gift aid that does not have to be repaid) and self-help programs (programs that require eventual repayment of a loan or pay wages for hours worked at a job). This module will give only a brief overview of the Title IV programs. Separate modules later in the sequence will go into greater detail on each program.



Please note that these are overviews of the programs and omit many details. For a more detailed discussion of the individual programs, see the later modules and applicable program regulations.

2.4.1 Grant Programs

Pell Grant Program

Pell Grants

The Pell Grant program (formerly called the Basic Educational Opportunity Grant, BEOG) provides grant assistance to students who:

- ✧ are undergraduates;
- ✧ have not previously received a B.A. or B.S. degree; and
- ✧ are enrolled in an eligible program (in most cases, a degree or certificate program*).

*An English as a second language (ESL) program may be an eligible program if:
- the ESL program meets the other requirements for eligibility; and
- the institution offering the ESL program determines that this program is necessary to assist students in the use of current knowledge, training, or skills to gain employment. (The aid administrator must document this determination.)

Eligibility for the Pell Grant program is based on financial need as determined by the Family Contribution Schedule (FCS)--the official name of the Pell Grant need analysis formula--which is specified by law. Students receive their eligibility notices (Student Aid Reports, or SARs) directly from the Department of Education's central processor, and submit them to the financial aid administrator at the institution they elect to attend. The institution's annual Pell Grant authorization level allows it to request funds from the Department of Education to pay eligible students who submit SARs.

The formulas used to determine eligibility for a Pell Grant are officially known as the *Family Contribution Schedule (FCS)*, but are often called the Pell formulas.

Award amounts for eligible students are determined through the use of a payment schedule published annually by ED. Award amounts vary according to:

- ✧ the educational costs at the institution;
- ✧ the student's enrollment status (full-time, three-quarter-time, or half-time);
- ✧ annual appropriations and award maximums set by Congress; and
- ✧ the family contribution figure (Student Aid Index) on the student's SAR.

Supplemental Educational Opportunity Grant (SEOG)

Supplemental Educational Opportunity Grants

The SEOG program provides grant assistance to students who:

- ✧ are in undergraduate programs, and
- ✧ have not previously received a B.A. or B.S. degree.

Priority in awarding SEOG funds is given to students with *exceptional financial need*--that is, students who:

- ✧ have the lowest expected family contributions, and
- ✧ have received Pell Grants.

Award range:

✦ $100 annual minimum ✦ $4,000 annual maximum

As this is a campus-based program, SEOG funds are awarded by the institution to its eligible students based on the student eligibility and selection criteria outlined above. Institutions must make a reasonable amount of SEOG funds available to less-than-full-time students if their annual SEOG allocations are based upon the financial need of such students. This is the case at most institutions.

State Student Incentive Grant (SSIG)

State Student Incentive Grants

This program is jointly funded by the federal government and participating states, with at least 50% of the amount of state grants and work learning grants made through a direct appropriation of state funds. It provides state scholarship/grant assistance to students who show substantial financial need. States may extend eligibility

to undergraduate, graduate, and less-than-half-time students.

Maximum annual awards are $2,500, with lower maximum awards set at the option of the state. Students apply annually either directly to the state agency or through their institutions. Other eligibility criteria are established by each state. The states identify these grants by names they choose, such as the Maryland General State Scholarship, the North Carolina Student Incentive Grant, and the Pennsylvania Higher Education Grant.

A state may also use up to 20% of its SSIG funds to pay for jobs in a community service learning program.

2.4.2 Self-Help Programs

College Work-Study Program (CWS)

College Work-Study

The College Work-Study program provides jobs for undergraduate and graduate students. Job locations may be on campus or off campus. For-profit proprietary institutions may place students in on-campus CWS jobs only if those jobs provide a student service and are relevant to students' educational goals. Up to 25% of an institution's CWS funds may also be used for off-campus jobs in profit-making organizations if the jobs are academically relevant. Students must be paid at least the current federal minimum wage rate. Less-than-full-time students must receive a reasonable share of CWS funds if they are counted in determining an institution's annual CWS allocation.

Perkins Loans (formerly National Direct Student Loans)

Perkins Loans

The National Direct Student Loan (NDSL) program became the *Perkins Loan* program with the passage of the Higher Education Amendments of 1986.

The Perkins Loan program provides low-interest (5%) student loans to students who:

- are undergraduate or graduate/professional students.

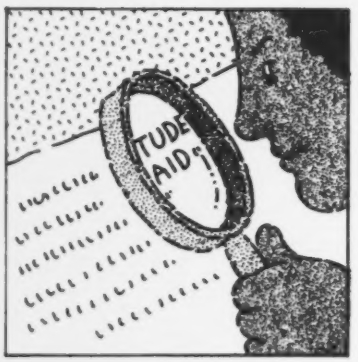
(Some students may have outstanding loans at earlier interest rates of 3% or 4%.)

Under the Perkins Loan program, postsecondary institutions make loans to their students from a fund composed of federal and institutional contributions. Less-than-full-

time students must receive a reasonable share of Perkins funds if they are counted in determining an institution's annual Perkins allocation.

Award maximums:

- ✦ in a vocational program, or during the first 2 years of a program leading to a bachelor's degree: $4,500 total
- ✦ after 2 years have been completed toward a bachelor's degree, until degree is obtained (includes borrowing during the first 2 years): $9,000 total
- ✦ graduate or professional study (includes undergraduate borrowing): $18,000 total



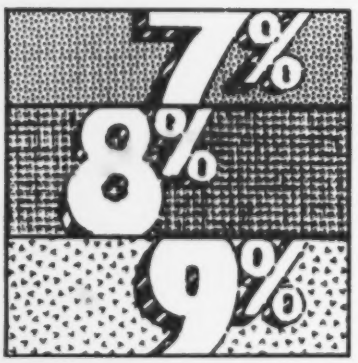
Repayment of a Perkins Loan to the educational institution that made the loan generally begins 9 months after graduation, withdrawal, or the beginning of less-than-half-time enrollment. (Special provisions are in effect for less-than-half-time students who obtain loans.) Students have up to 10 years to repay.

Stafford Loans

Stafford Loan Program

This program provides federally subsidized, low-interest (8%) loans to students who:

- ✧ are undergraduate or graduate/professional students.



(7% and 9% interest rates are in effect for students who have outstanding loans borrowed at earlier interest rates.)

The Stafford Loan program is a cooperative effort involving private lenders, guarantee agencies, and the federal government. Loan applications must be completed by the student and certified by the institution before processing by a lender and guarantee agency.

The following annual and aggregate (total) Stafford Loan amounts apply:

- ✦ Undergraduate Students

annual for first two years	$2,625
annual for three additional years	$4,000
total	$17,250

✦ Graduate/Professional Students	
annual	$7,500
total	$54,750*

*This total is the maximum allowable for combined undergraduate and graduate borrowing under the Stafford Loan program.

Restrictions are placed on a student's eligibility for a federally subsidized Stafford Loan, and on the amount of the loan. A student must show financial need to qualify for a Stafford Loan, using a need analysis system based on the Congressional Methodology (CM). The amount of the loan is determined by the student's cost of attendance at the institution, the expected family contribution, and the amount of other financial aid.

Repayment of a Stafford Loan begins 6 months after graduation, withdrawal, or the beginning of less-than-half-time enrollment. Students have up to 10 years to repay.

Supplemental Loans for Students (SLS)

SLS Loans

Under the SLS program, graduate/professional students and independent and dependent* undergraduates may borrow the following amounts:

*A *dependent undergraduate* student may borrow under the SLS program only in special circumstances (for example, if a parent cannot pass a credit check for the PLUS program). The financial aid administrator is responsible for determining and documenting the circumstances that permit such borrowing.

✦ Borrower	✦ Loan Amount
graduate/professional students	$4,000 per academic year $20,000 total
independent undergraduates	$4,000 per academic year $20,000 total

These loan limits do not include amounts borrowed under the Stafford Loan program by the student or under the PLUS program by the student's parent.

As with PLUS, SLS loans carry a variable interest rate related to 91-Day Treasury Bill rates. Repayment begins 60 days after disbursement, and students have up to 10 years to repay.

PLUS Program

PLUS Loans

The term PLUS stands for Parent Loans for Undergraduate Students. Parents may borrow on behalf of their children who are either dependent undergraduate or graduate/professional students. PLUS loans currently carry a variable interest rate related to 91-Day Treasury Bill rates. Repayment for parent borrowers begins 60 days after disbursement of the loan, and borrowers have up to 10 years to repay.

The following annual and aggregate loan maximums are in effect:

✦ Borrower	✦ Loan Amount
Parent, on behalf of child	$4,000 per year for each eligible dependent student $20,000 total for each eligible dependent student

These loan limits do not include amounts borrowed by a student under the Stafford Loan or SLS programs.

2.5 OTHER SOURCES OF ASSISTANCE

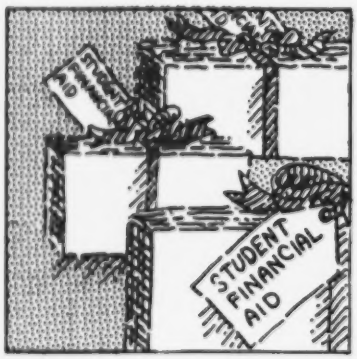
Although the major focus of these materials is the Title IV programs which are administered by the Department of Education, an aid administrator must be aware of the many other sources of student assistance. These additional programs, funded by federal, state, and institutional/private agencies and organizations, may significantly supplement the Title IV programs in meeting educational costs. Aid administrators must coordinate the awarding of most of the funds received by students. They must keep abreast of information on all sources of funds to prevent an overfunding or overaward situation.

Institutional Sources of Assistance:

- Grants and scholarships
- Tuition waivers
- Student employment programs
- Fellowships and research assistantships
- Student loans

Q. The list of sources of aid seems very long. Must I keep track of all these programs?

A. You should be aware of them. Some of your students may be eligible for aid beyond the Title IV programs. You can maximize the aid opportunities for students (and stretch available student aid funds) by being aware of additional sources of funds and by knowing where to get more information. You may not be an expert on every detail of every possible program. However, you should know how to obtain information on any aid source when needed.



2.5.1 Institutional Sources of Assistance

Many institutions provide student assistance in the following forms to supplement federal and state efforts.

Grants and Scholarships: Awarded on the basis of financial need and/or merit. College endowment funds are established for grants and scholarships. Funds are raised through corporate and private donations.

Tuition Waivers: Partial or total waivers of tuition are often available to employees and their dependents, and to other students selected by the institution.

Student Employment Programs: Job programs, other than the federal College Work-Study program, may be available on a financial need or non-need basis.

Fellowships and Research Assistantships: Generally provided to graduate/professional students who show significant academic potential in a particular field. In some cases, these may also be based on financial need. Programs may include tuition assistance, employment opportunities, and living allowances.

Student Loans: Low-interest, long-term or short-term loans may be available from institutional funds on a financial need or non-need basis.

Information on eligibility criteria, application procedures, and deadlines for institutional assistance is usually available from the student financial aid office or academic departments.

2.5.2 State Programs

State Programs:

- State grants and scholarships
- State work learning grants
- State vocational rehabilitation benefits
- Job Training Partnership Act

State Grants and Scholarships: At present, all 50 states and the District of Columbia support state grants under the State Student Incentive Grant (SSIG) program. In addition, many states provide financial need-based and merit-based grants and scholarships based on state-established eligibility criteria. Students apply annually using separate state scholarship applications or state-specific need analysis forms.

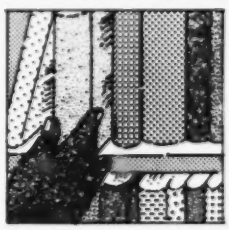
State Work Learning Grants: States have the option of using a portion of their SSIG funds for campus-based community service work learning study jobs. States establish the annual application procedures and eligibility criteria.

State Vocational Rehabilitation Benefits: State departments of vocational rehabilitation administer programs to assist physically or mentally disabled individuals with employment, training, and job placement. Eligible individuals may receive funds for tuition, fees, books and supplies, transportation, and maintenance allowances. Information on eligibility criteria and application procedures are available from state departments of vocational rehabilitation.

Job Training Partnership Act (JTPA): The availability of training funds under the JTPA varies from state to state. In most cases, the state provides tuition and fee assistance from state revenues for job training. The state pays the participating institution on behalf of the student, sometimes providing a transportation allowance. For information on the availability of training funds in a particular state, institutions should contact the state department of employment services.

2.6 OTHER FEDERALLY FUNDED PROGRAMS

In addition to Title IV programs, the federal government sponsors other student aid programs for postsecondary education. One major area of assistance is health career education; several student assistance programs are sponsored by the Department of Health and Human Services. Veterans Administration programs for military service personnel (or their dependents) also reach a large number of students. At many institutions, veterans benefits are not administered by the financial aid office, but the financial aid administrator must be aware of these potential sources of assistance. They affect financial need and financial award packaging. Targeted student assistance, such as that sponsored by the Bureau of Indian Affairs, is available for certain ethnic groups, as well as for particular career program areas. The chart which follows lists some major federal programs. The Key Resources and Bibliography section also lists publications which are useful sources of information on federal programs.



OTHER FEDERALLY FUNDED STUDENT AID PROGRAMS

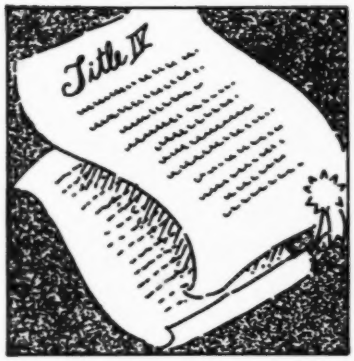
Program	*Type of Assistance*	*Eligible Programs*	*Eligible Students*	*Amount*	*Description/ Where to Apply*
DEPARTMENT OF HEALTH AND HUMAN SERVICES PROGRAMS					
Health Professions Student Loan Program (HPSL)	Long-term, low-interest loans	Advanced health profession programs	Full-time graduate or advanced training. Need-based. (Students enrolled in schools of medicine or osteopathy must show exceptional financial need.)	$2,500 plus tuition maximum/year	Apply annually to student aid office at school. Repayment to school of principal & interest begins following end of full-time attendance & grace period. Repayment: 10 years. Deferment of prin. & int. for up to 3 years in some cases, e.g. service in Armed Forces.
National Health Service Corps (NHSC) Scholarship Program	Scholarships	Health profession schools in specific fields	Full-time; need/non-need basis (prior recipients of Scholarship for First-Year Students of Exceptional Need have priority)	Monthly stipend plus tuition & fees	Renewable annually. Requires 1 year of obligated service for each year of scholarship, minimum of 2 years' obligated service. Contact NHSC Scholarships, 5600 Fishers Lane, Rockville, MD 20857.
Health Education Assistance Loan Program (HEAL)	Guaranteed/ insured loans from private lenders	Health care disciplines	Full-time graduate students	$20,000 maximum/year; $80,000 total	Repayment 10-25 years after 9-month grace period. At option of federal government, borrower may repay via service in NHSC or private practice in area of health care shortage.
Nursing Student Loan Program (NSL)	Long-term, low-interest loans	Nursing programs toward RN or graduate degree	Full- & half-time undergraduate & graduate students; need-based	$2,500 maximum/year; $10,000 total	Matching funds program, with federal & institutional funds. Repayment 10 years after 9-month grace period. A portion of loan repayment may be cancelled for service in nurse-shortage area, by agreement with Secretary of HHS. Apply annually at participating nursing schools.
National Health Service Corps (NHSC) Loan Repayment Program	Loan repayment program	Post-school program	Professionals specializing in Family Practice, Osteopathic General Medicine, & Obstetrics/ Gynecology	Loan repayment: $20,000 maximum/year for each year of service	Contact NHSC Loan Repayment Program, 5600 Fishers Lane, Room 7-16, Rockville, MD 20857.
Indian Health Service Loan Repayment Program	Loan repayment program	Post-school program	Physicians & individuals in other health care disciplines	Loan repayment: $25,000 maximum/year for each year of service	Program is aimed at improving health care for American Indians & Native Alaskans. Contact NHSC Loan Repayment Program, 5600 Fishers Lane, Room 7-16, Rockville, MD 20857.

Program	*Type of Assistance*	*Eligible Programs*	*Eligible Students*	*Amount*	*Description/ Where to Apply*
VETERANS ADMINISTRATION PROGRAMS					
Vietnam-Era G.I. Bill	Non-contributory	VA-approved programs (may include correspondence courses)	Entered active duty 2/1/55 to 12/31/76 or under Delayed Entry Program (DEP) for entrance on active duty during 1977.	Stipend plus tuition; up to 45 months of study.	Program ends 12/31/89. Can convert to New G.I. Bill if certain conditions are met. In-service benefits restricted to tuition & fees only.
Veterans Educational Assistance Program (VEAP)	Voluntary enrollment; contributory, with federal matching funds	VA-approved programs	Entered active duty 1/1/77 to 6/30/85; voluntarily enrolled in VEAP; have made monthly allotments for at least 12 months.	Monthly stipend; $300/month maximum for full-time student; maximum total $2,700 individual contribution plus $5,400 government match.	Contribution is $25 to $100/ month allotment from pay; government match is $2 for each $1. Withdrawal & refund of individual's contribution allowed. New enrollment in VEAP closed as of 7/1/85.
New G.I. Bill (future students)	Automatic participation unless specific decision to disenroll; contributory only at start	VA-approved programs (may include correspondence courses). More limited than previous scope under VEAP & Vietnam-Era G.I. Bill.	All those starting active duty 7/1/85 to 6/30/88; certain Vietnam-Era G.I.Bill individuals eligible as of 1/1/90.	Monthly stipend; $300/month for 3 years maximum for full-time student; in addition, Vietnam-Era eligibles converting to this program receive 1/2 amount eligible for under old bill.	Contribution is $100/month allotment from pay for 12 months. Disenrollment choice irrevocable; $1,200 contribution not refundable. *In-service benefit:* after 2 years of active duty from 7/1/85. *Out-of-service benefit:* after discharge of obligation (2 or more years).
New Reserve G.I. Bill for Selected Reservists	Educational benefits; non-contributory	Undergraduates enrolled in degree program at 2- or 4-year colleges (no vocational training programs or correspondence courses)	High school graduate or equivalent, completed initial active duty for training (boot camp & specialty school), agree to serve 6 years (starting 7/1/85 to 6/30/88) in Selected Reserves.	$140/month full-time; $105/month 3/4-time; $70/month 1/2-time; $5,040 maximum.	May use benefits up to 10 years from initial sign-up, if still in Selected Reserves, or up to date of separation from Selected Reserves, whichever comes first. Contact any VA office. (VEAP participants & ROTC students not eligible.)
Survivors' and Dependents' Education (Title 38 U.S.C., Chapter 35)	Monthly stipend	Approved colleges, vocational & business schools, etc. Spouses may also enroll in apprenticeship, on-the-job training, or correspondence training.	Children, spouses, & surviving spouses of veterans who died or were permanently & totally disabled as result of military service, or were MIA/POW for more than 90 days. *Eligibility:* children 18-26; spouses for 10 years from death or disability of veteran.	$376/month full-time; $283/month 3/4-time; $188/month 1/2-time; up to 45 months of study.	Apply at local VA office to establish eligibility & entitlement.
VA Health Professions Scholarships	Grant	Undergraduate (BSN) & graduate programs	Nursing students	Tuition & stipend	Service obligation in VA hospitals. Contact VA Health Professions Scholarship Programs, DM&S (14N), 810 Vermont Ave., NW, Washington, DC 20420.

Program	*Type of Assistance*	*Eligible Programs*	*Eligible Students*	*Amount*	*Description/ Where to Apply*
DEPARTMENT OF EDUCATION PROGRAMS					
Robert C. Byrd Honors Scholarship Program	Scholarships	Any program of study at institution of higher education	Full-time; exceptional academic ability and promise	$1,500 for first year of study; non-renewable	A Title IV program. Apply to state educational agency in state of residence.
Paul Douglas Teacher Scholarship Program	Scholarships	Preschool, elementary, & secondary school teacher certification programs	Full-time; rank in top 10% of high school graduating class	$5,000/year, but not to exceed cost of attendance; 4 years maximum	Apply to state educational agency in state of residence. Must teach 2 years at preschool, elementary, or secondary school level for each year of assistance.
OTHER FEDERAL PROGRAMS					
ROTC Scholarships	Scholarship & monthly stipend	Selected colleges offering ROTC	High school students with high SAT scores; selective program requires interview, acceptance at college with appropriate ROTC program.	Tuition, books, & fees, plus $100/ month stipend, for 2-5 years.	*Army ROTC*, Fort Monroe, VA 23651. *Navy Opportunities*, PO Box 5000, Clifton, NJ 07012. *U.S. Marine Corps*, MRR0-6, Washington, DC 20380. *Air Force ROTC*, Recruiting Division, Maxwell AFB, AL 36112.
Department of Interior Bureau of Indian Affairs (BIA) Higher Education Grant Program	Grant	Accredited program toward a B.A./B.S. or acceptable 2-year program leading to a B.A./B.S.	Certified member of Indian tribe served by BIA, undergraduate, full-time, at least 2.0 GPA	Depends on funds available to each tribe; grant limited to need not met by Title IV funds.	Annual application. Award is term-by-term. Contact BIA Area Agency, Tribal Office, or Office of Indian Education Programs, 1951 Constitution Ave., NW, Washington, DC 20245.
	Fellowship grant	Graduate & law schools	Graduate students, at least 3.0 GPA	Same as in above program.	Contact American Indian Scholarships, Inc., 5106 Grand Ave. NE, Albuquerque, NM 87108.
The Stay-In-School Program	Part-time employment in federal agencies	Attending accredited institution	Full-time students; need-based	Income from job.	Contact personnel office of any federal agency or regional office.

SUMMARY

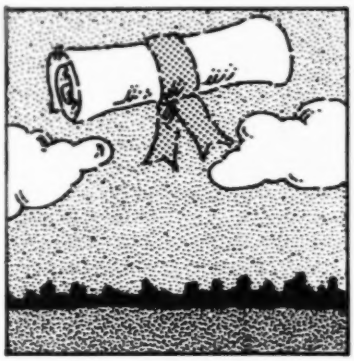
In our introductory discussion, we have traced the federal government's role in student aid funding in the period following World War II. Our primary focus has been on the historical development of the Title IV programs.



The G.I. Bill (Servicemen's Readjustment Act, 1944) was the first major program of direct funding to students rather than institutions. The Bill vastly expanded access to postsecondary education for students from diverse social and economic backgrounds, setting the precedent for development of additional aid programs.

The various Title IV programs that we work with today evolved over the last 30 years as a result of perceived national needs. A concern for international technological strength and national defense in the post-Sputnik years resulted in the National Defense Student Loan program. A growing public commitment to educational opportunity in the 1960s led to the establishment of the College Work-Study program as part of the Economic Opportunity Act of 1964.

This social commitment brought about the Higher Education Act of 1965 and reauthorization legislation in 1972. Grant programs such as the Educational Opportunity Grant (later renamed Supplemental Educational Opportunity Grant), the Basic Educational Opportunity Grant (later renamed the Pell Grant), and the State Student Incentive Grant programs were established as part of this legislation to expand aid opportunities and balance the reauthorized self-help (NDSL and CWS) programs. In addition, new loan opportunities through a federal, state, and private lender partnership were provided with the creation of the Guaranteed Student Loan program (later renamed the Stafford Loan program).

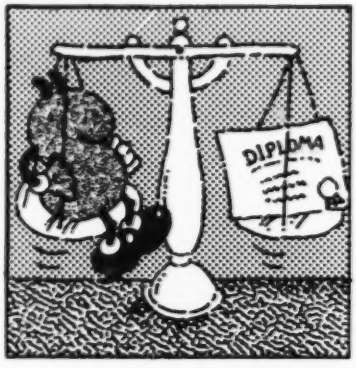


Another major reauthorization of Title IV programs, the Education Amendments of 1980, addressed the rising costs of postsecondary education, providing assistance to families through the establishment of the Parent Loans for Undergraduate Students (PLUS).

The most recent reauthorizing legislation, the Higher Education Amendments of 1986, was signed into law on October 17, 1986. This legislation made major changes in many of the student aid programs. The changes included

new standards for independent student status and satisfactory academic progress, a financial need requirement for all Stafford Loan applicants, the renaming of the National Direct Student Loan program as the Perkins Loan program, and the creation of the Supplemental Loans for Students (SLS) program.

Certain major goals and basic principles have guided the federal government's support for student financial aid from the beginning of the Title IV programs. Providing access to postsecondary education for students regardless of economic standing has always been a goal. Sufficient funding to allow students flexibility in the choice of an educational program, and stability of funding to promote successful completion of that program, have likewise served as goals. An important principle underlying the Title IV programs is that parents and students have the primary responsibility for paying for postsecondary educational expenses. The federal government should provide assistance only when the family has contributed and financial need still exists. A family's ability to contribute should be consistently measured, using a uniform evaluation system, and available funds should be equitably distributed to students with an effort made to balance self-help and gift aid assistance.



The remainder of our discussion was devoted to an overview of the Title IV programs, institutional forms of assistance, and state programs. A reference chart of other federal non-Title IV aid programs was also included. A more detailed discussion of each of the Title IV programs will be provided in later modules.

POST-TEST

1. Which of the following programs was the first to provide major federal assistance to individual students rather than institutions?

   a. the PLUS program
   b. the College Work-Study program
   c. the G.I. Bill
   d. the Pell Grant program

2. Three major goals of the Title IV student aid programs are:

   a. self-help assistance
   b. access to education
   c. continuity of funding
   d. technological advances
   e. choice

3. A major principle of Title IV programs is that the primary responsibility for meeting postsecondary educational costs belongs to:

   a. society at large
   b. students
   c. schools or institutions
   d. the government
   e. parents and students

4. Which group below names the student aid programs referred to as the "campus-based" programs?

   a. Stafford Loan/PLUS/SLS
   b. Pell Grant and Supplemental Educational Opportunity Grant (SEOG)
   c. Supplemental Educational Opportunity Grant, Perkins Loan, and College Work-Study
   d. Pell Grant, Stafford Loan, and College Work-Study

5. Which of the following phrases describe the Pell Grant? (circle all that apply)

   a. a self-help program
   b. a campus-based program
   c. a "portable" grant program
   d. the product of a financial need formula
   e. funded from an annual institutional allocation

6. The "portability" of the Pell Grant program refers to the aid administrator's ability to transfer a student's Pell Grant funds to another institution. True or False?

7. The federal/state partnership in student aid is illustrated by what programs? (circle all that apply)

   a. the Stafford Loan program
   b. the Pell Grant program
   c. the State Student Incentive Grant program
   d. the campus-based programs

8. Student aid administrators must be aware of many sources of federal and nonfederal student assistance for the following reasons: (circle all that apply)

   a. to make the most effective use of all institutional, federal, and other funds available
   b. to reduce the use of institutional funds
   c. to provide effective counseling
   d. to prevent a student from receiving total funds in excess of documented financial need

9. Which of the following federal agencies provide major non-Title IV sources of student assistance? (circle all that apply)

   a. Department of the Treasury
   b. Veterans Administration
   c. Department of Transportation
   d. Federal Communications Commission
   e. Department of Commerce
   f. Department of State
   g. Department of Health and Human Services

10. The two major categories of Title IV and other student assistance programs are:

   a. grant programs
   b. campus-based programs
   c. work programs
   d. self-help programs
   e. loan programs

11. Which of these Title IV financial aid programs are *not* based on need? (circle all that apply)

   a. SEOG
   b. SLS
   c. Pell Grant
   d. Stafford Loan
   e. Perkins Loan
   f. PLUS
   g. CWS
   h. SSIG

ANSWERS

1. c. The G.I. Bill was the first major federally funded student aid program. Enacted in 1944, it provided returning World War II servicemen and women with funds for tuition, fees, books, and living expenses. For the first time, large numbers of people with varied social and economic backgrounds had an opportunity for postsecondary education. (For more information, see Section 2.1.1.)

2. b., c., and e. Access (to postsecondary education), continuity of funding to complete an educational program, and choice. These are three major goals of both the federal government in funding student assistance and of institutions in administering the programs. Access means an opportunity to attend a postsecondary institution where that opportunity would probably not exist without federal assistance. The goal of continuity of funding is reflected in federal funding levels for student aid programs, and in the institution's efforts to award assistance at a sufficient and consistent level while the student completes an educational program. Choice is the goal of providing needy students with sufficient funds to choose the most appropriate institution and educational programs. (2.2)

3. e. Parents and students. Meeting students' educational costs has always been viewed as the primary responsibility of parents and students. The student is the prime beneficiary of postsecondary education, and the federal programs provide assistance only after a parent/student financial contribution is assessed. (2.3.1)

4. c. SEOG, Perkins Loan, and CWS are the campus-based programs. Annual allocations for these programs are made directly to eligible institutions. The administration of the programs (application processing, awarding, disbursing, and fiscal reporting) rests with the institution. (2.4)

5. c. and d. The Pell Grant is portable, since eligible students can use the grant at any eligible institution they choose to attend. As this is a need-based program, a student's eligibility for the Pell Grant is based on a financial need formula. (2.1.2, 2.4.1)

6. False. An aid administrator cannot transfer Pell Grant funds to another institution. The Pell Grant money for a student is sent to an institution for the student's expenses. If the student transfers, he or she must present an official document (the Student Aid Report, or SAR) which shows eligibility for a Pell Grant. The new institution then requests payment from the Pell financing system for that student's Pell Grant. One school cannot transfer Pell Grant money to another school. (Module 10 will go into this in greater detail.) A student may use his or her Pell Grant eligibility at any eligible institution. Thus, the eligibility is portable; a student may choose where to use it, with the award amount varying with the student's cost of attendance and enrollment status. (2.1.2, 2.4.1)

7. a. and c. Guarantee agencies coordinate statewide administration of the Stafford Loan program and issue Stafford Loan guarantees as part of this federally subsidized loan program. State Student Incentive Grant programs are jointly funded by the state and federal governments. (2.1.2, 2.4.1, 2.4.2)

8. a., c., and d. If aid administrators are aware of a wide range of sources, they can extend institutional and federal assistance to the largest possible number of students. For example, students in certain career areas, or with past military service, may be able to obtain other types of aid, leaving more Title IV funds for other students. In counseling aid applicants, you may be able to assist students by suggesting sources of funds available beyond the Title IV programs. The programs may be administered by the financial aid office or other offices. The total aid package for a student, including Title IV funds, must not exceed the student's documented financial need. You must be aware of all financial aid received by students at your institution. (2.5)

9. b. and g. Other than the Department of Education, the major sources of federal student aid are the Veterans Administration and the Department of Health and Human Services (HHS). Veterans Administration programs expand educational opportunity for a broad spectrum of the population, and provide incentives to enlist in specific areas of study. Health profession programs, under HHS, reach students at undergraduate and graduate levels in a wide range of schools. (2.6)

10. a. and d. Grant programs provide student assistance that does not have to be repaid. Self-help programs include loans, which require repayment, and student employment, which requires work in return for payment. (2.4)

11. b. and f. The only programs that are *not* need-based are SLS and PLUS. Formerly, one option in demonstrating need for a GSL loan was the GSL Needs Test. However, the Higher Education Amendments of 1986 introduced a requirement for all Stafford Loan (formerly GSL) applicants to demonstrate need using the Congressional Methodology. (2.1.5, 2.4.1, 2.4.2)

Questions: 11 Your Score: Percentage:

GLOSSARY

accredited institution	Any institution or school which meets standards established by a nationally recognized accrediting agency or association.
adjusted gross income (AGI)	An income figure taken from the federal income tax form that has been filed in compliance with IRS regulations and guidelines.
administrative cost allowance	A payment made to an institution or guarantee agency for the purpose of offsetting the cost of administering Title IV programs.
Basic Educational Opportunity Grant (BEOG)	An undergraduate Title IV grant program, renamed the Pell Grant in 1980.
campus-based programs	The term that is applied to three federal Title IV student aid programs administered by eligible institutions of postsecondary education. These programs are the Perkins Loan (formerly National Direct Student Loan), College Work-Study, and Supplemental Educational Opportunity Grant programs.
dependent student	A student who does not satisfy any of the criteria for an **independent student** must be classified as an dependent student for the purposes of federal Title IV financial aid.
financial aid packaging	See **packaging**.
grace period	The period of time that begins when a loan recipient ceases to be at least a half-time student and ends when the repayment period starts. The loan principal and interest need not be paid by the student during the grace period.
grant (programs)	Gift aid programs which require neither repayment nor that work be performed. Federal Title IV grant programs include the Pell Grant, SSIG, and SEOG.
independent student	To be classified as an independent student for federal Title IV financial aid, a student must be an individual who (a) is at least 24 years old by December 31 of the award year for which aid is sought; (b) is an orphan or ward of the court; (c) is a veteran of the Armed Forces of the United States; (d) has legal dependents other than a spouse (for example, dependent children or an elderly dependent parent); (e) is a graduate or professional student who will not be claimed as an income tax exemption by his or her parents or guardian for the first calendar year of the award year (for example, calendar year 1988 for award year 1988-89); (f) is married and will not be claimed as an income tax exemption by his or her parents or guardian for the first calendar year of the award year; or (g) is a single undergraduate student with no dependents

	who was not claimed as a dependent by his or her parents or guardian for the two calendar years preceding the award year, and who demonstrates total self-sufficiency for those two years as evidenced by annual total resources, (taxed and untaxed), of at least $4,000 in each of those years (for example, calendar years 1986 and 1987 for award year 1988-89). A student may also be determined to be an independent student on the basis of unusual circumstances documented by the aid administrator.
need analysis	A process used to determine a student applicant's need for financial assistance to help meet his/her educational Cost of Attendance.
packaging	The process of assembling one or more financial aid awards of loans, grants and/or scholarships, and employment for students.
proprietary institution of higher education	An educational institution other than a public or private nonprofit institution located in a state which (a) admits as regular students only persons with a high school diploma or its recognized equivalent, or persons beyond the age of compulsory school attendance in the state where the institution is located who have the ability to benefit from the training offered; (b) is legally authorized, by the state where it offers postsecondary education, to provide a postsecondary educational program; (c) provides at least a 6-month program of training, leading to a degree or certificate, that prepares students for gainful employment in a recognized occupation; (d) is accredited by a nationally recognized accrediting agency or association; and (e) has been giving postsecondary instruction (and has been legally authorized to give postsecondary instruction) for at least 2 years. (See the Support Book for definitions of **vocational school, postsecondary vocational institution, and institution of higher education.**)
reauthorization	The legislative process, generally carried on every 4 to 5 years in the case of the Higher Education Act, whereby Congress reviews and either renews, terminates, or amends existing programs.
self-help (programs)	Funds from work and loan sources. Title IV self-help programs include College Work-Study, Perkins Loan, Stafford Loan, SLS, and PLUS.
subsidized loan	A loan supported with funds paid by the government to the lender. In the Stafford Loan program, the government makes interest payments on behalf of the student borrower during at least half-time enrollment and approved grace or deferment periods.

ACRONYMS

AGI	Adjusted Gross Income.
ALAS	Auxiliary Loans to Assist Students. This was a legislative title for the PLUS program from 1981 to October, 1986. However, the program continued to be referred to as PLUS. The title became obsolete after the Higher Education Amendments of 1986 became law.
BEOG	Basic Educational Opportunity Grant, renamed Pell Grant in 1980.
CWS	College Work-Study program, the campus-based Title IV employment program.
ED	U.S. Department of Education. Formerly called the Office of Education, under the Department of Health, Education, and Welfare (DHEW). The Department of Education was established in 1980, and DHEW has been renamed the Department of Health and Human Services.
GSL	Guaranteed Student Loan program--the former name of the Stafford Loan program.
HHS	U.S. Department of Health and Human Services.
MISAA	Middle Income Student Assistance Act of 1978.
NDSL	National Direct Student Loan program. This campus-based Title IV loan program was renamed the Perkins Loan program in the Higher Education Amendments of 1986.
PLUS	Parent Loans for Undergraduate Students. A Title IV program which now provides financial aid to parents only for their dependent students. Prior to the Higher Education Amendments of 1986, independent students were also allowed to borrow under the PLUS program.
SEOG	Supplemental Educational Opportunity Grant program. The campus-based Title IV grant program.

KEY RESOURCES

1. U.S. Department of Education, Office of Student Financial Assistance, *Federal Student Financial Aid Handbook*, Washington, D.C., OSFA/ED, 1988.

   The *Handbook* is intended to help post-secondary institutions administer the major federal student financial aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. Detailed explanations of the programs are provided. The *Handbook* should be used along with the authorizing statutes and the applicable program regulations.

2. --------, *The Student Guide: Five Federal Financial Aid Programs*, Washington, D.C., OSFA/ED, 1988.

   A brief description of Title IV programs; this small handbook is a handy resource to have available for students and parents. Free copies may be ordered from Dept. DEA-87, Pueblo, CO 81009.

3. The American Legion, *Need A Lift?* Indianapolis, IN, National Emblem Sales, 1988.

   This booklet lists numerous sources of loans, scholarships, and employment to finance education. It is available from The American Legion, National Emblem Sales, P.O. Box 1055, Indianapolis, IN 46206.

Unless otherwise indicated, the references listed above can be obtained by contacting the publishing organization. For U.S. Department of Education addresses, see the inside back cover or the Support Booklet.

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